

**FILED**

**JUL 31 1998**

DOROTHY A. EVANS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

JOE LYNN WARD	)	
and TAMI SUE WARD,	)	Case No. 97-04644-M
	)	Chapter 7
Debtors.	)	
<hr/>		
BANK OF NEW YORK,	)	
	)	
Plaintiff,	)	
	)	
v.	)	Adv. No. 98-0001-M
	)	
JOE LYNN WARD	)	
and TAMI SUE WARD,	)	
	)	
Defendants.	)	

**JUDGMENT**

This Adversary Proceeding came before me, the undersigned United States Bankruptcy Judge, *parties having agreed that this judgment may be made* and the ~~issues duly heard and a decision having been duly rendered:~~

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the Complaint of Bank of New York should be granted, and that Bank of New York shall be awarded judgment against Joe Lynn Ward and Tami Sue Ward, both jointly and severally, in the sum of Two Thousand and 00/100 Dollars (\$2,000.00), with no interest thereon, and that said sum is determined to be non-dischargeable pursuant to 11 U.S.C. Section 523(a)(2)(B).

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that execution of this judgment shall be stayed as long as Defendant(s) commence(s) installment payments on or before September 1, 1998, said \$2,000.00 to amortized over a period of twenty-four (24) months, with the first payment to be in the sum of \$83.41, and with subsequent payments of \$83.33 becoming due on or before the first day of each succeeding month until all principal is paid in full.

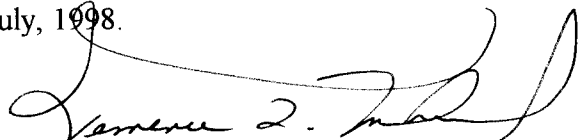
DOCKETED *7-31-98*  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

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IT IS FURTHER ORDERED, ADJUDGED AND DECREED that in the event Joe Lynn Ward and Tami Sue Ward fail to make any monthly payment within ten (10) days of the date said payment becomes due, the entire balance of Five Thousand Three Hundred Sixty Nine and 86/100 Dollars (\$5,369.86 ) shall immediately become due and payable, minus payments previously made, without further notice to Joe Lynn Ward and Tami Sue Ward, and that said sums are determined to be non-dischargeable pursuant to 11 U.S.C. Section 523(a)(2)(B), for all of which let execution immediately thereafter issue.


IT IS FURTHER ORDERED, ADJUDGED AND DECREED that each party shall bear their owns costs and attorney fees incurred in this Adversary Proceeding.

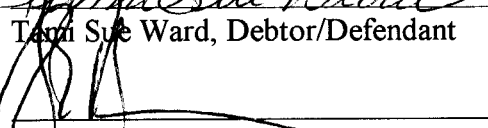
Dated this 30<sup>th</sup> day of July, 1998.

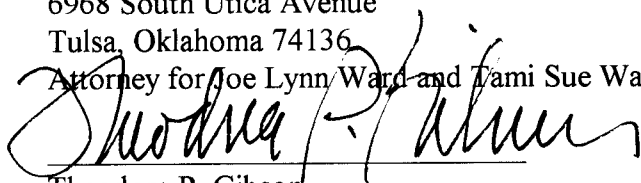
  
UNITED STATES BANKRUPTCY JUDGE

APPROVED AS TO FORM AND CONTENT:

  
Joe Lynn Ward, Debtor/Defendant

  
Tami Sue Ward, Debtor/Defendant

  
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